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IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION

UNITED STATES FIDELITY & : CASE NO.  
GUARANTY COMPANY, : 1:01-CV-00813  
Plaintiff :  
vs. :  
BROWN, SCHULTZ, SHERIDAN :  
and FRITZ, et al., : Harrisburg, PA  
Defendants : 15 January 2003  
..... : 9:00 a.m.

TRANSCRIPT OF BENCH TRIAL PROCEEDINGS, DAY 12  
BEFORE THE HONORABLE CHRISTOPHER C. CONNER  
UNITED STATES DISTRICT JUDGE

APPEARANCES:

For the Plaintiff:

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**FILED**  
HARRISBURG, PA

FEB 03 2004

MARY B. ANDREY, CLERK  
Per ASm  
Deputy Clerk

For the Defendants:

**ORIGINAL**

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